

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-16714-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Luis Garro  
325 Thiemark Terrace  
Skillman, NJ 08558

Social Security No.:  
xxx-xx-8255

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Christine M. Gravelle on:

Date: 8/5/20  
Time: 12:00 PM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**  
Candyce Ilene Smith-Sklar, Debtor's Attorney

**COMMISSION OR FEES**  
Fees: \$1,950.00

**EXPENSES**  
\$0.00

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If this is a chapter 13 case, the fees and expenses awarded:

- will not reduce the amount to be paid to general unsecured creditors under the plan.
- will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: June 29, 2020

JAN:

Jeanne Naughton  
Clerk

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Luis Garro  
DebtorCase No. 19-16714-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 137Page 1 of 2  
Total Noticed: 54

Date Rcvd: Jun 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2020.

db +Luis Garro, 325 Thiemark Terrace, Skillman, NJ 08558-2633  
 r +Kristopher Kuziw, 170 Inman Avenue, Colonia, NJ 07067-1822  
 cr +Wells Fargo Bank, National Association, RAS Crane, LLC,  
     10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461  
 518159625 +A-1 Collections Svc, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706  
 518159626 +Bank Of America, Po Box 17054, Wilmington, DE 19850-7054  
 518159627 Bank of America, P.O. Box 15184, Wilmington, DE 19850-5184  
 518159628 +Bank of America, PO Box 54660, Los Angeles, CA 90054-0660  
 518159629 +Blue Star Carting, Inc., PO Box 4015, Dunellen, NJ 08812-4015  
 518159630 +Branning Collision Centers, 98 Crow Hill Road, Freehold, NJ 07728-8404  
 518159637 +CNH Capital America, c/o Peretore & Peretore, PC, 191 Woodport Rd, Sparta, NJ 07871-2607  
 518159638 +CNH Capital America, LLC, 233 Lake Ave., Racine, WI 53403-1015  
 518159633 +Cbe Group, 131 Tower Park Dr Suite 100, Waterloo, IA 50701-9374  
 518159641 +East Wind Agency, P.O. Box 1009, Barnegat, NJ 08005-4009  
 518283482 Emergency Physicians Services of NJ, PA, PO Box 1123, Minneapolis MN 55440-1123  
 518159644 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429  
     (address filed with court: Focus Receivables Management, 1130 Northchase Parkway, Suite 150,  
     Marietta, GA 30067)  
 518159648 +HSBC Mortgage Services, 636 Grand Regency Blvd, Brandon, FL 33510-3942  
 518159647 +Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253  
 518159649 Hsbc/rs, Hsbc Retail Services Attn: Bankruptcy, Po Box 15522, Wilmington, DE 19850  
 518159650 +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378  
 518159656 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
     (address filed with court: Nationstar Mortgage, Attn: Bankruptcy, 350 Highland Drive,  
     Lewisville, TX 75067)  
 518159657 +Nationstar, servicer for Wells Fargo Bank, c/o KML Law Group, P.C.,  
     216 Haddon Avenue, Ste., 406, Collingswood, NJ 08108-2812  
 518159660 +Princeton HealthCare System, PO Box 8500, Philadelphia, PA 19178-8500  
 518159663 +RMS, PO Box 4647, Lutherville Timonium, MD 21094-4647  
 518159662 +Relible Wood Products, 1 Caven Point Avenue, Jersey City, NJ 07305-4603  
 518615604 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
     TRENTON NJ 08646-0245  
     (address filed with court: State of New Jersey, Department of Treasury,  
     Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 518159664 +Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189  
 518159665 +Sidetrax, Inc., c/o Braff, Harris & Sukoneck, 570 W. Mt. Pleasant Ave., P.O. Box 657,  
     Livingston, NJ 07039-0657  
 518159666 +State of New Jersey, Department of Labor and Workforce Develo,  
     Office of Special Compensation funds, P.O. Box 389, Trenton, NJ 08625-0389  
 518159667 +Sunoco/citi, Po Box 6497, Sioux Falls, SD 57117-6497  
 518293454 +WELLS FARGO BANK NATIONAL ASSOCIATION, PO Box 619096, Dallas TX 75261-9096  
 518247862 +Wells Fargo Bank, National Association, RAS Crane, LLC,  
     10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 30 2020 01:14:55 U.S. Attorney, 970 Broad St.,  
     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 30 2020 01:14:53 United States Trustee,  
     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
     Newark, NJ 07102-5235  
 518159632 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 30 2020 01:11:59 Capital 1 Bank,  
     Attn: C/O TSYs Debt Management, Po Box 5155, Norcross, GA 30091  
 518159631 +E-mail/Text: ky@caine-weiner.com Jun 30 2020 01:15:20 Caine & Weiner,  
     9931 Corporate Campus Dr, Louisville, KY 40223-4043  
 518159639 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jun 30 2020 01:15:34  
     Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3246  
 518159640 +E-mail/PDF: resurgentbknotifications@resurgent.com Jun 30 2020 01:13:09 East Bay Funding,  
     c/o Resurgent Capital Services, P.O. Box 288, Greenville, SC 29602-0288  
 518159642 +E-mail/Text: bknotice@ercbpo.com Jun 30 2020 01:14:57 Enhanced Recovery Company, LLC,  
     8014 Bayberry Road, Jacksonville, FL 32256-7412  
 518159643 +E-mail/Text: convergent@ebn.phinsolutions.com Jun 30 2020 01:15:18 Er Solutions,  
     Po Box 9004, Renton, WA 98057-9004  
 518159645 +E-mail/PDF: gecscedi@recoverycorp.com Jun 30 2020 01:12:06 Gemb/jcp,  
     Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106  
 518159646 +E-mail/PDF: gecscedi@recoverycorp.com Jun 30 2020 01:12:01 Gemb/walmart, Po Box 981400,  
     El Paso, TX 79998-1400  
 518159652 E-mail/Text: sbse.cio.bnc.mail@irs.gov Jun 30 2020 01:14:21 Internal Revenue Service,  
     Cincinnati, OH 45999  
 518159635 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 30 2020 01:12:00 Chase,  
     Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156  
 518159634 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 30 2020 01:12:20 Chase,  
     Bank One Card Serv, Westerville, OH 43081  
 518159636 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 30 2020 01:11:57 Chase- Bp,  
     800 Brookside Blvd, Westerville, OH 43081

District/off: 0312-3

User: admin  
Form ID: 137

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Total Noticed: 54

Date Rcvd: Jun 29, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518159654	+E-mail/Text: ebn@ltdfin.com Jun 30 2020 01:14:31	LTD Financial Services, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134
518165601	E-mail/PDF: resurgentbknotifications@resurgent.com Jun 30 2020 01:24:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518159655	+E-mail/Text: bknottices@mbandw.com Jun 30 2020 01:15:13	McCarthy, Burgess & Wolf, 26000 Cannon Road, Bedford, OH 44146-1807
518159658	E-mail/Text: bankruptcydepartment@tsico.com Jun 30 2020 01:15:29	NCo financial Systems, Inc, 20 East Clementon Road, #102 North, Gibbsboro, NJ 08026
518159659	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 30 2020 01:13:01	PRA Receivables Management, LLC, c/o Beneficial, P.O. Box 41067, Norfolk, VA 23541-1067
518159661	+E-mail/Text: eciarkowski@natureschoicecorp.com Jun 30 2020 01:15:26	Reliable Wood Products, 1 Caven Point Avenue, Jersey City, NJ 07305-4603
518161098	+E-mail/PDF: gecsedri@recoverycorp.com Jun 30 2020 01:12:22	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518159668	E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Jun 30 2020 01:12:42	T-Mobile, PO Box 742596, Cincinnati, OH 45274
518159669	+E-mail/Text: bncmail@w-legal.com Jun 30 2020 01:15:17	Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
		TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518159651*	+Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518159653	##+Law Offices of Harold Scherr, 1064 Greenwood Blvd, Suite 328, Lake Mary, FL 32746-5419
	TOTALS: 0, * 1, ## 1

Addresses marked '++' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 28, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Aleisha Candace Jennings on behalf of Creditor Wells Fargo Bank, National Association  
ajennings@rasflaw.com  
Candy Ilene Smith-Sklar on behalf of Debtor Luis Garro mail@njpalaw.com,  
r56958@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR  
SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2005-FR4 MORTGAGE PASS-THROUGH CERTIFICATES,  
SERIES 2005-FR4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS  
TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2005-FR4 MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2005-FR4 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Shauna M Deluca on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR  
SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2005-FR4 MORTGAGE PASS-THROUGH CERTIFICATES,  
SERIES 2005-FR4 sdeluca@rasflaw.com  
Sindi Mncina on behalf of Creditor Wells Fargo Bank, National Association  
smncina@rascrane.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 9